

FILED

UNITED STATES BANKRUPTCY COURT

WESTERN DISTRICT OF TEXAS 2022 SEP 27 PM 2:01

In re Genevieve Nan Ballinger, Debtor

Genevieve Nan Ballinger
Plaintiff

v.

MOHELA,

Defendant

CLERK
U.S. BANKRUPTCY COURT
BY lex
DEPUTY

Case No. 22-10608-hcm

Chapter 7

COMPLAINT

22-1064 M

COMPLAINT TO DETERMINE
DISCHARGEABILITY OF STUDENT LOANS
DUE TO UNDUE HARDSHIP

1. Jurisdiction of this matter is conferred on the court by 28 U.S.C. § 1334. This action is brought pursuant to 11 U.S.C. § 523(a)(8).
2. The plaintiff is the "Debtor" in the above-entitled case under chapter 7 of the Bankruptcy Code filed by voluntary petition in this court on September 21, 2022.
3. This is an Adversary Proceeding by which the Debtor seeks a declaration that repayment of her student loans, held by the above-captioned defendant AB MB, would be an undue hardship under Bankruptcy Code section 523(a)(8) and, therefore, should not be excepted from discharge under section 523 of the Bankruptcy Code.

BACKGROUND

4. The Debtor has a very uniquely difficult life story that will help explain her current and ongoing financial situation. Her story begins at her birth. The Debtor was born into an oppressive and abusive religious cult, led by a Korean leader named Sun Myung Moon, called The Unification Church ("the Cult"). The Cult was known for its desire to unify the nations, its requirement of its followers to give up

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every material possession they owned to become traveling missionaries, its abusive sexual rites, and even human trafficking of young teen girls to be mail-order brides.

5. Both of the Debtor's parents had joined the Cult as young adults and had been matched by the Cult to be married. They met the day they were matched to be married. Because there wasn't pre-existing love between her two parents, and because of the extreme stresses brought on the family by the requirements of the Cult, the Debtor was born into a very stressful, chaotic, and abusive environment. Very quickly, her parents gave birth to four children, of which the Debtor was the eldest, and the intensity of the chaos grew.
6. In this already very stressful environment, there were a few events that caused significant trauma to the Debtor. When the Debtor was about five years old, she experienced physical violence and sexual abuse. When her youngest sibling was diagnosed with autism and the Debtor's mother lost her own mother to cancer, the Debtor's mother left the house in the middle of the night and checked herself into an inpatient ward, seeking mental health support and assistance to leave the Cult. That was the last time the Debtor lived with her mother as a child.
7. The Debtor was a traumatized little girl, terrified of people, couldn't even make eye contact, and did not have any friends. In school, when she had to speak in front of the class, she would have debilitating anxiety attacks in front of everyone. The only thing she was good at was getting good grades in school. She had a smart mind. So that's what she focused on in her life.
8. And so the Debtor graduated high school and went to Clark University from 2004 to 2008 for her undergraduate education, getting a Psychology degree with High Honors. She was good at reading, studying, and taking tests. But she still had debilitating anxiety attacks when speaking in front of people. And because of her limited social skills, she found herself experiencing continued traumas, even including an incident where she was drugged and sexually assaulted.
9. During this time, she had already started accruing debt. The Debtor took out a personal loan in her own name to support her father financially when she was only 18 years old and was a student in college. She started using credit cards, including taking a cash advance on her first credit card in order to make the \$500 deposit on her first car. Because her parents were unable to support her financially, she started living on student loans and credit cards.

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10. The Debtor found that her anxiety attacks transferred over to job interviews as well. The easiest jobs to get, with the lowest barrier to entry that was above minimum wage, were retail positions and waitressing jobs at low-volume chain restaurants. And even those positions continued to exasperate her already high social anxieties. When she finally did find her first real job out of college almost a year after graduating, it was a low-paying position. And in this position, she found that her anxiety attacks transferred over to workplace meetings as well.
11. The Debtor worked at this non-profit low-paying job for about a year and a half. In this time, her anxiety continued to increase until she had a complete emotional breakdown in the office. She was confronted by a supervisor on things she needed to improve in the workplace and her anxiety attack became so extreme, that she ran out in the middle of the meeting and ended up curled up in a ball on the bathroom floor sobbing and hyperventilating for over an hour. The Debtor didn't know how to manage normal stresses in the workplace.
12. The Debtor then decided to return to academia, since being in school was the only thing that had ever felt good to her. Because of her own personal traumas, she felt passionate about helping others with extreme traumas, and so she decided to go to law school and study international human rights. Because of her smart mind and her ability to take tests well, she was able to score high on the LSAT and be accepted to Cornell Law School for 2010 to 2013.
13. In law school, she started to feel challenged more by academia than she had in the past. When before she could just quietly read, study, and take tests, here she was being called upon spontaneously and asked to speak in front of very large classes. Her anxiety attacks continued and her nervous system was in a constant state of fight or flight. She found a therapist close to the school and started to gain some understanding of the anxiety she was experiencing. But working with the therapist brought up repressed memories, and the Debtor's mental state continued to get worse, cycling back and forth between heavy depression and debilitating anxiety.
14. The one thing the Debtor felt passionate about was advocating for people who had experienced severe traumas, like survivors of genocide, human trafficking, and child soldiers. The Debtor now realizes that her passion was sourced from her desire deep down to advocate for her own traumas. But she followed this passion out to summers abroad in Africa, volunteering for the United Nations and

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NGOs. But in her final trip abroad, she experienced multiple traumas, including being ambushed by a group of men and being sexually assaulted, that caused her to return to the United States, without any desire of returning to work abroad.

15. By the time the Debtor's final semester of law school came around, she was at the end of her capacity. She had been retraumatized again, she was deep in a depressive cycle, and doing the coursework for her classes caused her extreme anxiety. The school had an option for the final semester to be taken as an externship volunteer program instead of continued coursework. So the Debtor moved back to Connecticut to live with her mother for the first time since her mother had left the family when the Debtor was only 10 years old. And she found a volunteer program at a nonprofit law center.
16. Unfortunately, things for the Debtor continued to get worse. Even though the volunteer program almost always retained their volunteers as new employees and there was a new employee opening, she was not hired. She still had severe anxiety and continued to try and only take on the tasks that felt low pressure, which caused the employer to determine that she wasn't a good fit. And simultaneously, living with her mother brought up old childhood trauma wounds that were creating increased anxiety and paralyzing stress to her mental state. Until finally in the summer, the Debtor and her mother had an emotional altercation, and she was kicked out with nowhere to live. From that point on, she started to live with friends, including living on a couch in a basement, without a home, without a job, and without a car.
17. The Debtor then spent the next year applying to over a hundred legal and non-legal positions around the country. She became desperate for employment. She even tried opening her own solo law firm under the name Law Office of Genevieve Nan Ballinger to take on cases similar to those she worked on in her volunteer position. But she was not successful in acquiring cases. In the meantime, she met her ex-partner, who supported her through this transition. One year later, in the summer of 2014, by recommendation of a friend, she was hired to her one and only full-time position of moderate income, working a position in state government.
18. From 2014 to 2017, the Debtor worked in this full-time government position, while living in her ex-partner's home and receiving support from her emotional support dog. During this time, she was able to accumulate a modest amount of savings, about \$10,000. She made payments on her student loans and certified her public

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service time for the public service loan forgiveness program. But the Debtor continued to struggle internally. She had anxiety attacks and emotional breakdowns regularly. Her anxiety was so paralyzing that she would arrive to her job an hour and a half late almost every day. Her fear of confrontation caused her to hide from certain people in her workplace. And because of her traumas, she had extreme anxiety whenever she had to meet one on one with any of the men that she worked with. Slowly but steadily, her mental state continued to be chipped away, while her and her ex-partner had increasingly intense emotional altercations, until finally, she reached the end of her capacity. The Debtor and her ex-partner broke up and she left her job.

19. For the next two years, the Debtor moved to another state for her new partner at the time and really tried to find work that could accommodate her unique needs. She took her savings and invested it in her own business, Moon Alchemy LLC, making wine and selling products. She believed that maybe if she was working independently, without the need to follow someone else's schedule and deadlines, that she would be able to feel less pressure and stress. She didn't realize that working for herself created even greater stress in other areas that were much too difficult for her to handle.
20. From 2017 to 2019, the Debtor reached the lowest mental state of her life so far. She was unsuccessful in receiving enough income from her business to be in positive cash flow, had spent all of her savings, and was in significant debt. Her anxiety was at the highest levels it had ever been. She received an eviction notice for the room she was renting. She ran out of money for food for weeks at a time. And her partner at the time was a military veteran who had seen a significant amount of direct combat and was still struggling with severe mental health issues, causing him to retraumatize the Debtor with multiple forms of abuse during their time together.
21. The Debtor reached an extreme breaking point and moved back in with her mother at the end of 2019. Her friends owned a yoga studio and agreed to hire her part time for simple office tasks. The Debtor struggled there for a month, battling anxiety attacks at the confrontations with clients arguing over monthly contracts, before COVID-19 hit and the yoga studio closed. In that year, the Debtor's anxiety continued to increase with the state of the world at the time. And she started seeing a therapist again to try and work on her debilitating anxiety and depression. Living with family again and seeing a therapist caused the Debtor to uncover more suppressed memories of childhood abuse, which then

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caused her family to reject her for causing emotional disruption with things they did not want to talk about or address.

22. Finally, in 2020, the Debtor moved out from living with family, took her car that was then in the repossession process, and began living the life of a nomad in a borrowed tent with friends she met on the road. She lived out in nature, in the peaceful wilderness, with friends that desired a similar lifestyle to her. She began living very minimally, just needing a working phone, a working vehicle, simple camping supplies, and good produce to eat.
23. The Debtor was able to receive unemployment for about a year, thanks to the COVID-19 unemployment assistance, and received the government stimulus checks. With these very limited funds, she was able to pay off her car loan and purchase an old van to live in. And she found friends to help her stock the van with necessary camping equipment. With this new lifestyle of living out in nature, without going into a workplace and being disconnected from the internet and outside world often, she was able to start finding peace in her days.
24. In the end of 2021, the Debtor's van broke down. And because she couldn't afford to fix it and continue to drive it, she had to sell it. She used the funds from the sale to stay in short-term rentals, until she quickly ran out of money yet again.
25. The Debtor was then introduced by her friends to intentional community living. Communities where the Debtor could live for free, with support from other community members for food and other necessities. These communities understand the Debtor's limited capacities and hold high standards for compassionate relating. The Debtor plans to continue to live with friends in such communities, as well as out in nature, living a very minimal lifestyle that brings her mental state peace for the first time in a long time.

POVERTY

26. The Debtor currently is unemployed and does not receive any income. She has been unemployed for a couple of years now and is no longer receiving unemployment income. She has found friends and community who support her by giving her places to stay, food to eat, and a cellphone to use. In total, the Debtor estimates that her minimal expenses are at most \$440 per month, paid for by her friends and community.

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27. The Debtor lives an extremely minimal lifestyle and is content with this standard of living. This lifestyle is the first time she has been able to experience the peace that it brings to her mental state. And a minimum standard of living must include the state of mind and emotional state that it brings the Debtor. Since she is already living an extremely conservative standard of living, if the Debtor had to repay any amount of the student loans, it would make her unable to establish or maintain a true minimum standard of living.

PERSISTENCE

28. The Debtor's income continues to decrease on average. In 2018, her AGI was \$24,615. Living well under the poverty level, the Debtor's AGI in 2019 was \$7,522 and her AGI in 2020 was \$7,041. The Debtor was able to receive unemployment for about a year from the end of 2020 to the middle of 2021, thanks to the COVID-19 unemployment assistance, and received the government stimulus checks. Her AGI in 2021 went up to \$21,302, because of the unemployment income and an unexpected final retirement plan payout. But her AGI in 2022 and in future years is expected to be even lower than the \$7,000 average prior, because she is no longer eligible for unemployment income, she does not have any remaining retirement assets, and she does not receive any other forms of income.

29. The Debtor plans to continue living in communities and out in nature in order to maintain the peace of mind that she has now achieved. She does not foresee any change in her emotional capacity or her circumstances to increase her income at any point in the foreseeable future. Therefore, the Debtor will continue to not be able to repay the student loans debt while maintaining any minimum standard of living.

GOOD FAITH

30. The Debtor has made a good faith effort to repay the loan. After graduation, she consistently applied for and recertified the income based repayment program for her loans, she made payments on the loans for several years, and she even certified her three and a half years of public service for the public service loan forgiveness program back in 2017.

31. The Debtor originally planned on working in public service for ten years to receive the full public service loan forgiveness payoff. Without the capacity to

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obtain or maintain full time employment with a non-profit or other public service organization, she is no longer able to receive the benefits of that program. Now, nine years after graduating and after continuing to make a good faith effort to repay the loan, she is finally realizing that she will not be able to repay the student loans like she originally planned.

PRAYER

32. The Debtor requests that this Court determine in accordance with Bankruptcy Code section 523(a)(8) that the payment of the Debtor's student loans would impose an undue hardship on her, and therefore determine that the Debtor's loans are discharged in her bankruptcy proceeding.

September 27, 2022

Respectfully Submitted,



/s/ Genevieve Nan Ballinger
Debtor Plaintiff

7412 ALBERT RD
AUSTIN, TX 78745
(860) 952-9583

MAILING ADDRESS:
2028 E. BEN WHITE, # 240-9414
AUSTIN, TX 78741

GENEVIEVE NANB@GMAIL.COM

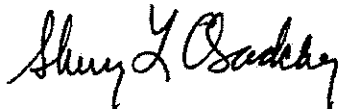
SHERRY L. OSADCHEY, MA, LMFT, SEP
780 Farmington Avenue
Farmington, CT 06032
(860)677-5300

26 September 22

To Whom It May Concern:

Genevieve Ballinger was a patient in my practice from 9/23/20 to 11/10/20. She was seeking treatment to address anxiety and her complex trauma history.

Sincerely,

A handwritten signature in black ink, appearing to read "Sherry L. Osadchey". The signature is written in a cursive, flowing style.

Sherry L. Osadchey, MA, LMFT, SEP
CT License #565
NPI #1821132200



Jane Margaret Hunt, LCSW-R, IAAP
Jungian Analyst & Psychotherapist
973 E. State/MLK Jr. Street
Ithaca, NY 14850 · (607) 227-5129
www.janemargarethunt.com jhuntcaza@gmail.com

9/26/22

To Whom It May Concern:

I am writing to confirm that Genevieve Ballinger attended 36 psychotherapy sessions with me between 9/13/11 and 12/11/12, while she was attending Cornell Law School. The primary focus was on anxiety and family trauma.

Feel free to reach out to me with any further questions.

Respectfully,

Jane Margaret Hunt, LCSW-R, IAAP
Psychotherapist & Jungian Analyst
973 E. State/MLK Jr. Street
Ithaca, NY 14850

EIN: 20-5641906
NPI: 1861581480

34
Form 1040 Department of the Treasury—Internal Revenue Service (99) **2021** U.S. Individual Income Tax Return OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status ☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)
 Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent ▶

Your first name and middle initial GENEVIEVE		Last name BALLINGER		Your social security number [REDACTED]	
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions. PO BOX 30 A1382				Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. QUARTZSITE			State AZ	ZIP code 85346	
Foreign country name		Foreign province/state/county		Foreign postal code	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse					

At any time during 2021, did you receive, sell, exchange, or otherwise dispose of any financial interest in any virtual currency? ☐ Yes ☒ No

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1957 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1957 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) <input checked="" type="checkbox"/> if qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Attach Sch. B if required.	1 Wages, salaries, tips, etc. Attach Form(s) W-2	1	
	2a Tax-exempt interest 2a	2b Taxable interest	2b
	3a Qualified dividends 3a	3b Ordinary dividends	3b
	4a IRA distributions 4a	4b Taxable amount	4b
	5a Pensions and annuities 5a	5b Taxable amount	5b 5462
	6a Social security benefits 6a	6b Taxable amount	6b
	7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ <input type="checkbox"/>	7	
	8 Other income from Schedule 1, line 10	8	15840
	9 Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income ▶	9	21302
	10 Adjustments to income from Schedule 1, line 26	10	
	11 Subtract line 10 from line 9. This is your adjusted gross income ▶	11	21302
	12a Standard deduction or itemized deductions (from Schedule A) 12a 12550	12b 300	
	b Charitable contributions if you take the standard deduction (see instructions)	12c	12850
	c Add lines 12a and 12b	13	
	13 Qualified business income deduction from Form 8995 or Form 8995-A	14	12850
	14 Add lines 12c and 13	15	8452
	15 Taxable income. Subtract line 14 from line 11. If zero or less, enter -0-		

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2021)

QNA

16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	16	848
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	848
19	Nonrefundable child tax credit or credit for other dependents from Schedule 8812	19	
20	Amount from Schedule 3, line 8	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	848
23	Other taxes, including self-employment tax, from Schedule 2, line 21	23	0
24	Add lines 22 and 23. This is your total tax	24	848
25	Federal income tax withheld from:		
a	Form(s) W-2	25a	
b	Form(s) 1099	25b	1092
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	1092
26	2021 estimated tax payments and amount applied from 2020 return	26	
27a	Earned income credit (EIC) Check here if you were born after January 1, 1998, and before January 2, 2004, and you satisfy all the other requirements for taxpayers who are at least age 18, to claim the EIC. See instructions <input type="checkbox"/>	27a	NO
b	Nontaxable combat pay election	27b	
c	Prior year (2019) earned income	27c	
28	Refundable child tax credit or additional child tax credit from Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Recovery rebate credit. See instructions	30	
31	Amount from Schedule 3, line 15	31	
32	Add lines 27a and 28 through 31. These are your total other payments and refundable credits	32	
33	Add lines 25d, 26, and 32. These are your total payments	33	1092
34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	244
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	35a	244
b	Routing number	c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
36	Amount of line 34 you want applied to your 2022 estimated tax	36	
37	Amount you owe. Subtract line 33 from line 24. For details on how to pay, see instructions	37	
38	Estimated tax penalty (see instructions)	38	

If you have a qualifying child, attach Sch. EIC.

Refund

Direct deposit?
See instructions.

Amount You Owe

Third Party Designee

Do you want to allow another person to discuss this return with the IRS? See instructions ☐ **Yes.** Complete below. ☐ **No**

Designee's name ▶	Phone no. ▶	Personal identification number (PIN) ▶
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Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation UNEMPLOYED	If the IRS sent you an Identity Protection PIN, enter it here (see inst.) ▶
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.) ▶

Phone no. (860) 952-9583 Email address **GENEVIEVENANB@GMAIL.COM**

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
Firm's name ▶	Firm's address ▶			Phone no. Firm's EIN ▶

Go to www.irs.gov/Form1040 for instructions and the latest information.

Form **1040** (2021)

QNA

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2020** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status ☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)
 Check only one box. If you checked the MFS box, enter the name of your spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent ▶

Your first name and middle initial Genevieve N		Last name Ballinger		Your social security number 6383	
If joint return, spouse's first name and middle initial		Last name		Spouse's social security number	
Home address (number and street). If you have a P.O. box, see instructions. 675 Nevers Rd				Apt. no.	
City, town, or post office. If you have a foreign address, also complete spaces below. South Windsor				State CT	
				ZIP code 060741402	
Foreign country name		Foreign province/state/county		Foreign postal code	
Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse					

At any time during 2020, did you receive, sell, send, exchange, or otherwise acquire any financial interest in any virtual currency? ☐ Yes ☒ No

Standard Deduction **Someone can claim:** ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1956 ☐ Are blind **Spouse:** ☐ Was born before January 2, 1956 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) <input checked="" type="checkbox"/> if qualifies for (see instructions): Child tax credit	Credit for other dependents
(1) First name	Last name				
If more than four dependents, see instructions and check here ▶ <input type="checkbox"/>				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

Attach Sch. B if required.	1 Wages, salaries, tips, etc. Attach Form(s) W-2	1	3,013.
	2a Tax-exempt interest	2b Taxable interest	
	3a Qualified dividends	3b Ordinary dividends	
	4a IRA distributions	4b Taxable amount	
	5a Pensions and annuities	5b Taxable amount	
	6a Social security benefits	6b Taxable amount	
7 Capital gain or (loss). Attach Schedule D if required. If not required, check here ▶ <input type="checkbox"/>	7		
8 Other income from Schedule 1, line 9	8	4,028.	
9 Add lines 1, 2b, 3b, 4b, 5b, 6b, 7, and 8. This is your total income ▶	9	7,041.	
10 Adjustments to income:			
a From Schedule 1, line 22	10a		
b Charitable contributions if you take the standard deduction. See instructions	10b		
c Add lines 10a and 10b. These are your total adjustments to income ▶	10c		
11 Subtract line 10c from line 9. This is your adjusted gross income ▶	11	7,041.	
12 Standard deduction or itemized deductions (from Schedule A)	12	12,400.	
13 Qualified business income deduction. Attach Form 8995 or Form 8995-A	13	0.	
14 Add lines 12 and 13	14	12,400.	
15 Taxable income. Subtract line 14 from line 11. If zero or less, enter -0-	15	0.	

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2020)

16	Tax (see instructions). Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/> _____	16	0.
17	Amount from Schedule 2, line 3	17	
18	Add lines 16 and 17	18	0.
19	Child tax credit or credit for other dependents	19	
20	Amount from Schedule 3, line 7	20	
21	Add lines 19 and 20	21	
22	Subtract line 21 from line 18. If zero or less, enter -0-	22	0.
23	Other taxes, including self-employment tax, from Schedule 2, line 10	23	0.
24	Add lines 22 and 23. This is your total tax	24	0.
25	Federal income tax withheld from:		
a	Form(s) W-2	25a	101.
b	Form(s) 1099	25b	0.
c	Other forms (see instructions)	25c	
d	Add lines 25a through 25c	25d	101.
26	2020 estimated tax payments and amount applied from 2019 return	26	
27	Earned income credit (EIC)	27	231.
28	Additional child tax credit. Attach Schedule 8812	28	
29	American opportunity credit from Form 8863, line 8	29	
30	Recovery rebate credit. See instructions	30	
31	Amount from Schedule 3, line 13	31	
32	Add lines 27 through 31. These are your total other payments and refundable credits	32	231.
33	Add lines 25d, 26, and 32. These are your total payments	33	332.
34	If line 33 is more than line 24, subtract line 24 from line 33. This is the amount you overpaid	34	332.
35a	Amount of line 34 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	35a	332.
b	Routing number	c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
36	Amount of line 34 you want applied to your 2021 estimated tax	36	
37	Subtract line 33 from line 24. This is the amount you owe now Note: Schedule H and Schedule SE filers, line 37 may not represent all of the taxes you owe for 2020. See Schedule 3, line 12e, and its instructions for details.	37	
38	Estimated tax penalty (see instructions)	38	

Refund Direct deposit? See instructions. ☐ Yes ☒ No

Do you want to allow another person to discuss this return with the IRS? See instructions ☐ Yes. Complete below. ☒ No

Designee's name _____ Phone no. _____ Personal identification number (PIN) _____

Sign Here Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature	Date	Your occupation	If the IRS sent you an Identity Protection PIN, enter it here (see inst.)
		Currently Unemployed	
Spouse's signature. If a joint return, both must sign.	Date	Spouse's occupation	If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. _____ Email address _____

Paid Preparer Use Only

Preparer's name	Preparer's signature	Date	PTIN	Check if: <input type="checkbox"/> Self-employed
Firm's name Self-Prepared				
Firm's address			Phone no.	Firm's EIN

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2019** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing Status ☒ Single ☐ Married filing jointly ☐ Married filing separately (MFS) ☐ Head of household (HOH) ☐ Qualifying widow(er) (QW)
 Check only one box. If you checked the MFS box, enter the name of spouse. If you checked the HOH or QW box, enter the child's name if the qualifying person is a child but not your dependent. ▶

Your first name and middle initial Genevieve N	Last name Ballinger	Your social security number 6383
If joint return, spouse's first name and middle initial	Last name	Spouse's social security number
Home address (number and street). If you have a P.O. box, see instructions. 675 Nevers Rd		Apt. no.
City, town or post office, state, and ZIP code. If you have a foreign address, also complete spaces below (see instructions). South Windsor CT 06074-1402		Presidential Election Campaign Check here if you, or your spouse if filing jointly, want \$3 to go to this fund. Checking a box below will not change your tax or refund. <input type="checkbox"/> You <input type="checkbox"/> Spouse
Foreign country name	Foreign province/state/county	Foreign postal code
If more than four dependents, see instructions and ✓ here <input type="checkbox"/>		

Standard Deduction Someone can claim: ☐ You as a dependent ☐ Your spouse as a dependent
☐ Spouse itemizes on a separate return or you were a dual-status alien

Age/Blindness You: ☐ Were born before January 2, 1955 ☐ Are blind Spouse: ☐ Was born before January 2, 1955 ☐ Is blind

Dependents (see instructions):		(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see instructions):	
(1) First name	Last name			Child tax credit	Credit for other dependents
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>
				<input type="checkbox"/>	<input type="checkbox"/>

1	Wages, salaries, tips, etc. Attach Form(s) W-2	1	9,395.
2a	Tax-exempt interest	2a	
3a	Qualified dividends	3a	
4a	IRA distributions	4a	
c	Pensions and annuities	4c	
5a	Social security benefits	5a	
6	Capital gain or (loss). Attach Schedule D if required. If not required, check here <input type="checkbox"/>	6	
7a	Other income from Schedule 1, line 9	7a	-1,388.
b	Add lines 1, 2b, 3b, 4b, 4d, 5b, 6, and 7a. This is your total income	7b	8,007.
8a	Adjustments to income from Schedule 1, line 22	8a	485.
b	Subtract line 8a from line 7b. This is your adjusted gross income	8b	7,522.
9	Standard deduction or itemized deductions (from Schedule A)	9	12,200.
10	Qualified business income deduction. Attach Form 8995 or Form 8995-A	10	0.
11a	Add lines 9 and 10	11a	12,200.
b	Taxable income. Subtract line 11a from line 8b. If zero or less, enter -0-	11b	0.

Standard Deduction for—
 • Single or Married filing separately, \$12,200
 • Married filing jointly or Qualifying widow(er), \$24,400
 • Head of household, \$18,350
 • If you checked any box under **Standard Deduction**, see instructions.

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2019)

12a	Tax (see inst.) Check if any from Form(s): 1 <input type="checkbox"/> 8814 2 <input type="checkbox"/> 4972 3 <input type="checkbox"/>	12a	0.
b	Add Schedule 2, line 3, and line 12a and enter the total	12b	0.
13a	Child tax credit or credit for other dependents	13a	
b	Add Schedule 3, line 7, and line 13a and enter the total	13b	
14	Subtract line 13b from line 12b. If zero or less, enter -0-	14	0.
15	Other taxes, including self-employment tax, from Schedule 2, line 10	15	574.
16	Add lines 14 and 15. This is your total tax	16	574.
17	Federal income tax withheld from Forms W-2 and 1099	17	739.
18	Other payments and refundable credits:		
a	Earned income credit (EIC)	18a	206.
b	Additional child tax credit. Attach Schedule 8812	18b	
c	American opportunity credit from Form 8863, line 8	18c	
d	Schedule 3, line 14	18d	
e	Add lines 18a through 18d. These are your total other payments and refundable credits	18e	206.
19	Add lines 17 and 18e. These are your total payments	19	945.
20	If line 19 is more than line 16, subtract line 16 from line 19. This is the amount you overpaid	20	371.
21a	Amount of line 20 you want refunded to you . If Form 8888 is attached, check here <input type="checkbox"/>	21a	371.
b	Routing number	c Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings	
d	Account number		
22	Amount of line 20 you want applied to your 2020 estimated tax	22	
23	Amount you owe. Subtract line 19 from line 16. For details on how to pay, see instructions	23	
24	Estimated tax penalty (see instructions)	24	

Refund

Direct deposit? See instructions.

Amount You Owe

Third Party Designee

Do you want to allow another person (other than your paid preparer) to discuss this return with the IRS? See instructions. ☐ Yes. Complete below. ☒ No

(Other than paid preparer) Designee's name Phone no. Personal identification number (PIN)

Sign Here

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Joint return? See instructions. Keep a copy for your records.

Your signature Date Your occupation If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, **both** must sign. Date Spouse's occupation If the IRS sent your spouse an Identity Protection PIN, enter it here (see inst.)

Phone no. Email address

Paid Preparer Use Only

Preparer's name Preparer's signature Date PTIN Check if: ☐ 3rd Party Designee ☐ Self-employed

Firm's name **Self-Prepared** Phone no.

Firm's address Firm's EIN

Form **1040** Department of the Treasury—Internal Revenue Service (99) **2018** OMB No. 1545-0074 IRS Use Only—Do not write or staple in this space.

Filing status: ☒ Single ☐ Married filing jointly ☐ Married filing separately ☐ Head of household ☐ Qualifying widow(er)

Your first name and initial: **Genevieve N** Last name: **Ballinger** Your social security number: **6383**

Your standard deduction: ☐ Someone can claim you as a dependent ☐ You were born before January 2, 1954 ☐ You are blind

If joint return, spouse's first name and initial: Last name: Spouse's social security number:

Spouse standard deduction: ☐ Someone can claim your spouse as a dependent ☐ Spouse was born before January 2, 1954 ☒ Full-year health care coverage or exempt (see inst.)

☐ Spouse is blind ☐ Spouse itemizes on a separate return or you were dual-status alien

Home address (number and street). If you have a P.O. box, see instructions. **6003 18th Ave SW** Apt. no. Presidential Election Campaign (see inst.) ☐ You ☐ Spouse

City, town or post office, state, and ZIP code. If you have a foreign address, attach Schedule 6. **Seattle WA 98106** If more than four dependents, see inst. and ✓ here ☐

Dependents (see instructions):

(1) First name	Last name	(2) Social security number	(3) Relationship to you	(4) ✓ if qualifies for (see inst.):
			Child tax credit	Credit for other dependents
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>
			<input type="checkbox"/>	<input type="checkbox"/>

Sign Here

Joint return?
See instructions.
Keep a copy for
your records.

Under penalties of perjury, I declare that I have examined this return and accompanying schedules and statements, and to the best of my knowledge and belief, they are true, correct, and complete. Declaration of preparer (other than taxpayer) is based on all information of which preparer has any knowledge.

Your signature

Date

Your occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Spouse's signature. If a joint return, both must sign.

Date

Spouse's occupation

If the IRS sent you an Identity Protection PIN, enter it here (see inst.)

Paid Preparer Use Only

Preparer's name

Preparer's signature

PTIN

Firm's EIN

Check if:

☐ 3rd Party Designee☐ Self-employedFirm's name **Self-Prepared**

Phone no.

Firm's address

For Disclosure, Privacy Act, and Paperwork Reduction Act Notice, see separate instructions.

Form **1040** (2018)

Form 1040 (2018)

Page **2**

1	Wages, salaries, tips, etc. Attach Form(s) W-2	1	22,993.
2a	Tax-exempt interest	2a	1.
3a	Qualified dividends	3a	
4a	IRAs, pensions, and annuities	4a	6,103.
5a	Social security benefits	5a	
6	Total income. Add lines 1 through 5. Add any amount from Schedule 1, line 22	6	27,115.
7	Adjusted gross income. If you have no adjustments to income, enter the amount from line 6; otherwise, subtract Schedule 1, line 36, from line 6	7	24,615.
8	Standard deduction or itemized deductions (from Schedule A)	8	12,000.
9	Qualified business income deduction (see instructions)	9	0.
10	Taxable income. Subtract lines 8 and 9 from line 7. If zero or less, enter -0-	10	12,615.
11	a Tax (see inst.) 1,325. (check if any from: 1 <input type="checkbox"/> Form(s) 8814 2 <input type="checkbox"/> Form 4972 3 <input type="checkbox"/>) b Add any amount from Schedule 2 and check here <input type="checkbox"/>	11	1,325.
12	a Child tax credit/credit for other dependents b Add any amount from Schedule 3 and check here <input type="checkbox"/>	12	1,325.
13	Subtract line 12 from line 11. If zero or less, enter -0-	13	610.
14	Other taxes. Attach Schedule 4	14	1,935.
15	Total tax. Add lines 13 and 14	15	5,158.
16	Federal income tax withheld from Forms W-2 and 1099	16	
17	Refundable credits: a EIC (see inst.) No b Sch. 8812 c Form 8863 Add any amount from Schedule 5	17	5,158.
18	Add lines 16 and 17. These are your total payments	18	3,223.
19	If line 18 is more than line 15, subtract line 15 from line 18. This is the amount you overpaid	19	3,223.
20a	Amount of line 19 you want refunded to you. If Form 8888 is attached, check here <input type="checkbox"/>	20a	
b	Routing number	c	Type: <input checked="" type="checkbox"/> Checking <input type="checkbox"/> Savings
d	Account number		
21	Amount of line 19 you want applied to your 2019 estimated tax	21	
22	Amount you owe. Subtract line 18 from line 15. For details on how to pay, see instructions	22	
23	Estimated tax penalty (see instructions)	23	

Go to www.irs.gov/Form1040 for instructions and the latest information.

BAA

REV 02/14/19 TTO

Form **1040** (2018)

Official Servicer of Federal Student Aid. What this means to you ▾



- New Messages (1)**
- Alerts**
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Repayment Options ▾

PSLF ▾

TEACH Grant ▾

Help

Account Home

Hello Genevieve Ballinger

Your Account Alerts (5)

- COVID-19 Information

Check mohela.com/covid19 for information regarding student loan payments restarting, updates about student loan processing, and COVID-19.

New Message For Direct Loan Borrowers Serviced by MOHELA:

COVID-19 emergency relief for federal student loans has been extended through December 31, 2022. Visit StudentAid.gov/coronavirus for updates.

During this time no interest is accruing. In addition, no payment will be due until after the payment pause ends, unless you opted out of the forbearance (payment pause).

- **Income-Driven Repayment and Public Service Loan Forgiveness Program Account Adjustment**

Just Announced: U.S. Department of Education (ED) revealed several changes and updates that will

bring borrowers closer to forgiveness under income-driven repayment (IDR) plans. ED will begin work on implementing these changes immediately, but borrowers will not see the effect in their accounts until fall of 2022. Learn more at [StudentAid.gov](https://studentaid.gov).

- **PSLF Information**

If you currently work or previously worked full-time for a government or not-for-profit, you may qualify for Public Service Loan forgiveness. Now, for a limited time through October 31st, 2022, borrowers may receive credit for past periods of repayment that would otherwise not qualify for PSLF. If you have any FFELP loans or Perkins, those loans must be consolidated into a Direct Consolidation Loan by October 31st, 2022, since only Direct Loans are eligible for PSLF. Before you consolidate or apply for PSLF, you can verify eligible employment by completing Step 1 of the **PSLF help tool** at [StudentAid.gov](https://studentaid.gov).

Learn more about this limited waiver opportunity.

- **Student Loan Debt Relief**

Just announced: New one-time student loan cancellation to be granted based on income for loans held by the Department of Education. You can view updates at [StudentAid.gov/debtrelief](https://studentaid.gov/debtrelief). To determine if you received a Pell Grant log in to your StudentAid.gov account to view your account dashboard for a breakdown of your financial aid.

- **Pending Income-Driven Repayment Plan Request**

You can view the status and retrieve a copy of your electronically signed Income-Driven Repayment Plan request by going to **Documents Received**.

Signing up for automatic monthly payment withdrawals through our Auto Debit program provides the benefit of a .25% interest rate reduction.

Learn more about this money saving opportunity and how to apply.

Account:  4409

Payment Information



Pending Payments



Public Service Loan Forgiveness (PSLF)



Loan Overview



Balance Overview

Account Summary

Current Principal: \$305,235.19
Accrued Interest as of 09/26/22: \$14,037.24
Payoff Amount as of 09/26/22: \$319,272.43

Original Principal: \$203,510.00
Active Interest Rate: 0.000%
Interest Rate After 0%: 7.900%
Loan Status: Forbearance
Loan Status End Date: 12/31/22
Current Repayment Plan: REPAYE
Monthly Payment Amount: \$49.00

Please click "ESTIMATE EARLY PAYOFF" to calculate an amount based upon today's date.

Estimate Early Payoff

View Repayment Options

Account Options



Federal Student Loan Management
Postpone Payments
<https://www.mohela.com/DL/secure/borrower/AccountSummary.aspx>

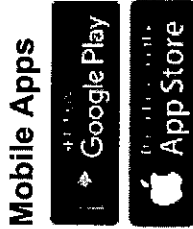
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9/27/22, 12:34 PM

- Account Home
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- Schools
- Sitemap
- Loan Forgiveness & Discharge
- Loan Consolidation
- Military Benefits
- Careers
- WebMaster



Contact Info

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing:

888.866.4352 (Toll Free)
636.532.0600 (International)
TTY: Dial 711

Fax:

866.222.7060 (Toll Free)
636.787.2790 (International)

Public Service Loan Forgiveness:

855.265.4038 (Toll Free)

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing & Public Service Loan Forgiveness (PSLF) Information:

Hours of Operation:

Monday - Friday: 7 AM – 10 PM CT
Saturday: 9 AM – 1 PM CT

CASHLoan Servicing:

888.866.4352 (Toll Free)
Monday - Thursday: 7 AM – 9 PM CT
Friday: 7 AM – 5 PM CT

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NMLS Resource Center NMLS # 1442770

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Official Servicer of Federal Student Aid. What this means to you ~



Federal Student Aid

An OFFICE of the U.S. DEPARTMENT of EDUCATION

09/27/22

ACCT NUMBER: [REDACTED] 4409

GENEVIEVE N BALLINGER

PAYOFF DETAIL

Requested Payoff Date	09/27/22
Total Principal Due	\$305,235.19
Total Interest Due	\$14,037.24
Total Payoff Amount	\$319,272.43

LOAN(s) INCLUDED IN PAYOFF

Disbursement Date	Loan Type	Current Principal Balance (\$)	Current Interest Rate (%)	Outstanding Interest (\$)	Late Fees Due (\$)
04/25/2011	Direct Student Plus Loan	1,205.18	0.000	57.57	0.00
08/13/2012	Direct Student Plus Loan	71,684.29	0.000	3,427.79	0.00
08/13/2012	Direct Unsubsidized Stafford Loan	28,510.12	0.000	1,173.08	0.00
08/16/2010	Direct Subsidized Stafford Loan	9,305.65	0.000	382.82	0.00
08/16/2010	Direct Unsubsidized Stafford Loan	18,793.95	0.000	773.30	0.00
08/16/2011	Direct Student Plus Loan	70,238.26	0.000	3,358.64	0.00

Disbursement Date	Loan Type	Current Principal Balance (\$)	Current Interest Rate (%)	Outstanding Interest (\$)	Late Fees Due (\$)
08/16/2011	Direct Subsidized Stafford Loan	9,305.66	0.000	382.82	0.00
08/16/2011	Direct Unsubsidized Stafford Loan	17,740.91	0.000	729.94	0.00
08/26/2010	Direct Student Plus Loan	6,500.47	0.000	310.78	0.00
08/26/2010	Direct Student Plus Loan	71,950.70	0.000	3,440.50	0.00

If payment is not received by the payoff date, the total payoff amount may not payoff your loan(s) and you may have a remaining balance.

Once your payment clears the bank and your loan(s) is paid in full, we will send you a notice.

Contact Info

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing:

888.866.4352 (Toll Free)
636.532.0600 (International)
TTY: Dial 711

Fax:

866.222.7060 (Toll Free)
636.787.2790 (International)

Public Service Loan Forgiveness:

855.265.4038 (Toll Free)

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing & Public Service Loan Forgiveness (PSLF) Information:

Hours of Operation:

Monday - Friday: 7 AM – 10 PM CT
Saturday: 9 AM – 1 PM CT

CASHLoan Servicing:

888.866.4352 (Toll Free)
Monday - Thursday: 7 AM – 9 PM CT
Friday: 7 AM – 5 PM CT



Loan Report

This report includes all of the loans MOHELA currently services for which you are a borrower, cosigner or co-borrower. If you have loans from different lenders that are serviced by MOHELA, the loans are listed on separate pages by lender.

In addition to loan details, this report includes information about benefits provided by your lender for which you may qualify.

Summary

Borrower Name: GENEVIEVE BALLINGER
Information is as of 09/27/2022
Number of student loan(s) serviced: 10
Total Principal Balance: \$305,235.19

? ☒ Expand All



Federal Direct Loan (Borrower)

Total Number of DL Loans: 10
Cumulative DL Balance: \$305,235.19

Loan #	Loan Type	Loan Status	Current Repayment Plan	Current Balance (\$)	Original Amount (\$)	Interest Rate (%)	Interest Type
3	Direct Student Plus Loan	Forbearance	REPAYE	\$6,500.47	\$3,913.00	0.0000	FIXED
4	Direct Student Plus Loan	Forbearance	REPAYE	\$71,950.70	\$43,306.00	0.0000	FIXED
10	Direct Student Plus Loan	Forbearance	REPAYE	\$71,684.29	\$49,067.00	0.0000	FIXED
5	Direct Student Plus Loan	Forbearance	REPAYE	\$1,205.18	\$747.00	0.0000	FIXED
6	Direct Subsidized Stafford Loan	Forbearance	REPAYE	\$9,305.66	\$8,500.00	0.0000	FIXED
8	Direct Student Plus Loan	Forbearance	REPAYE	\$70,238.26	\$44,977.00	0.0000	FIXED
1	Direct Subsidized Stafford Loan	Forbearance	REPAYE	\$9,305.65	\$8,500.00	0.0000	FIXED
2	Direct Unsubsidized Stafford Loan	Forbearance	REPAYE	\$18,793.95	\$12,000.00	0.0000	FIXED
7	Direct Unsubsidized Stafford Loan	Forbearance	REPAYE	\$17,740.91	\$12,000.00	0.0000	FIXED
9	Direct Unsubsidized Stafford Loan	Forbearance	REPAYE	\$28,510.12	\$20,500.00	0.0000	FIXED

Repayment Plan Change

Document	Status	Received Date
IDR	Processing	09/13/2022

Loan Forgiveness

You do not have any pending forgiveness forms.

Financial activity is subject to change (i.e. returned payments, financial adjustments, school enrollment updates and refunds of payments).

Federal Direct Loans (DL) offer a variety of repayment options:

Repayment Plans - A variety of repayment plans are available to meet your needs, including plans based on your income and family size.

Deferment & Forbearance - Once in repayment, there may be times when you are unable to make your monthly payment. You may be eligible to postpone your payments.

Loan Forgiveness & Discharge - In certain situations, you may qualify to have your student loan forgiven or discharged, meaning that you will no longer be required to repay some or all of your loan.

Visit mohela.com for more information and eligibility requirements.

phone 888.866.4352 fax 866.222.7060 TDD Dial 711
633 Spirit Drive Chesterfield, MO 63005-1243

My Documents

Completed Documents

Income-Driven Repaymen

Income-Driven Repayment Plan Request Requiring Spouse's Signature

Ø No Records Found

Completed Electronic Income-Driven Repayment Plan Requests

Income-Driven Repayment Plan Application

September 12, 2022, 04:00:59 PM

Reference Number

38390783



View and Print IDR
Application (PDF)

View Servicer Summary ☒

Income-Driven Repayment Plan Application

April 17, 2019, 10:25:33 PM

Reference Number
19240583



**View and Print IDR
Application (PDF)**

View and Print Application (HTML) [↗](#)

View Servicer Summary [↗](#)

Income-Driven Repayment Plan Application

August 30, 2017, 12:21:12 PM

Reference Number
15724821



**View and Print IDR
Application (PDF)**

View and Print Application (HTML) [↗](#)

View Servicer Summary [↗](#)

Income-Driven Repayment Plan Application

August 8, 2016, 01:15:51 PM


Reference Number

7759588



[View and Print IDR
Application \(PDF\)](#)

[View and Print Application \(HTML\)](#) 

[View Servicer Summary](#) 

Income-Driven Repayment Plan Application


April 30, 2015, 08:07:52 AM


Reference Number

4217801



[View and Print IDR
Application \(PDF\)](#)

[View and Print Application \(HTML\)](#) 

[View Servicer Summary](#) 

Income-Driven Repayment Plan Application

June 18, 2014, 08:42:20 AM

Expired Income-Driven Repayment Plan Request Requiring Spouse's Signature

Ø No Records Found

My Correspondence

- Select -



Select a document type from the dropdown above.

- Direct Loan Disclosure Sta
- TEACH Grant Disclosure Statements
- PLUS Correspondence



- 🗨 New Messages (1)
- 🔔 Alerts
- 📞 Contact Us
- 🚪 Log Out

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PSLF ▾

TEACH Grant ▾

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Public Service Loan Forgiveness (PSLF) Payment Tracker

Your PSLF eligible and qualified periods are expected to be updated through the PSLF Limited Waiver process beginning mid to late October based on your certified employment/employer. We appreciate your patience during the PSLF transition to MOHELA.

Payment Counts

Eligible Payments

Ineligible Payments

Payment Counts

TEPSLF Overview ▾

How are eligible and qualifying different? ▾

When reviewing communications received or your PSLF progress online, please note that any Estimated Eligibility Dates provided currently do not account for remaining months of the COVID-19 suspension that would typically be projected as eligible to qualify. Please refer to your Qualifying Payment count to monitor progress towards PSLF.

1 DL Stafford Subsidized

\$9,305.65 Remaining
Disbursed on 08/16/2010

Qualifying Payments

PSLF	Forgiveness (120)	TEPSLF
42		42

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

2 DL Stafford Unsubsidized

\$18,793.95 Remaining
Disbursed on 08/16/2010

Qualifying Payments

PSLF	Forgiveness (120)	TEPSLF
42		42

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

3 DL Student PLUS

\$6,500.47 Remaining
Disbursed on 08/26/2010

Qualifying Payments

PSLF	Forgiveness (120)	TEPSLF
42		42

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

4 DL Student PLUS

\$71,950.70 Remaining
Disbursed on 08/26/2010

Qualifying Payments

PSLF	Forgiveness (120)	TEPSLF
42		42

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

5 DL Student PLUS

\$1,205.18 Remaining
Disbursed on 04/25/2011

Qualifying Payments

6 DL Stafford Subsidized

\$9,305.66 Remaining
Disbursed on 08/16/2011

Qualifying Payments

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

7 DL Stafford Unsubsidized

\$17,740.91 Remaining
 Disbursed on 08/16/2011

Qualifying Payments

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

8 DL Student PLUS

\$70,238.26 Remaining
 Disbursed on 08/16/2011

Qualifying Payments

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

9 DL Stafford Unsubsidized

\$28,510.12 Remaining
 Disbursed on 08/13/2012

Qualifying Payments

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

10 DL Student PLUS

\$71,684.29 Remaining
 Disbursed on 08/13/2012

Qualifying Payments

PSLF Forgiveness TEPSLF
42 (120) **42**

78 of 120 to go 78 of 120 to go

[Show Payment Summary](#)

Ready to Certify Employment?

Prepare your form using the **PSLF Help Tool** at [StudentAid.gov](https://studentaid.gov).

Upload Completed Form

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Contact Info

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing:

888.866.4352 (Toll Free)

636.532.0600 (International)

TTY: Dial 711

Fax:

866.222.7060 (Toll Free)

636.787.2790 (International)

Public Service Loan Forgiveness:

855.265.4038 (Toll Free)

Direct Loan (DL) / Federal Family Education Loan (FFEL) Servicing & Public Service Loan Forgiveness (PSLF) Information:

Hours of Operation:

Monday - Friday: 7 AM – 10 PM CT

Saturday: 9 AM – 1 PM CT

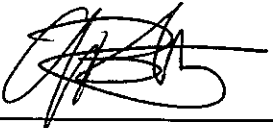
CASHLoan Servicing:

888.866.4352 (Toll Free)

Monday - Thursday: 7 AM – 9 PM CT

Friday: 7 AM – 5 PM CT

ADVERSARY PROCEEDING COVER SHEET (Instructions on Reverse)		<div style="text-align: right; font-weight: bold;">FILED</div> ADVERSARY PROCEEDING NUMBER (Court Use Only) <div style="text-align: right; font-size: 1.2em;">2022 SEP 27 PM 2:00</div>		
PLAINTIFFS Genevieve Nan Ballinger	DEFENDANTS CLERK <i>AB</i> MOHELA, U.S. BANKRUPTCY COURT <div style="text-align: right; font-size: 0.8em;">DEPUTY</div>			
ATTORNEYS (Firm Name, Address, and Telephone No.)	ATTORNEYS (If Known)			
PARTY (Check One Box Only) <input checked="" type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee	PARTY (Check One Box Only) <input type="checkbox"/> Debtor <input type="checkbox"/> U.S. Trustee/Bankruptcy Admin <input checked="" type="checkbox"/> Creditor <input type="checkbox"/> Other <input type="checkbox"/> Trustee			
CAUSE OF ACTION (WRITE A BRIEF STATEMENT OF CAUSE OF ACTION, INCLUDING ALL U.S. STATUTES INVOLVED) COMPLAINT TO DETERMINE Dischargeability of Student Loans Due to Undue Hardship - Pursuant to 11 U.S.C. § 523(a)(8)				
NATURE OF SUIT (Number up to five (5) boxes starting with lead cause of action as 1, first alternative cause as 2, second alternative cause as 3, etc.)				
<table style="width: 100%; border: none;"> <tr> <td style="width: 50%; vertical-align: top; border: none;"> FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e) FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny <div style="text-align: center;">(continued next column)</div> </td> <td style="width: 50%; vertical-align: top; border: none;"> FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71-Injunctive relief – reinstatement of stay <input type="checkbox"/> 72-Injunctive relief – other FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) Declaratory Judgment <input type="checkbox"/> 91-Declaratory judgment FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case) </td> </tr> </table>			FRBP 7001(1) – Recovery of Money/Property <input type="checkbox"/> 11-Recovery of money/property - §542 turnover of property <input type="checkbox"/> 12-Recovery of money/property - §547 preference <input type="checkbox"/> 13-Recovery of money/property - §548 fraudulent transfer <input type="checkbox"/> 14-Recovery of money/property - other FRBP 7001(2) – Validity, Priority or Extent of Lien <input type="checkbox"/> 21-Validity, priority or extent of lien or other interest in property FRBP 7001(3) – Approval of Sale of Property <input type="checkbox"/> 31-Approval of sale of property of estate and of a co-owner - §363(h) FRBP 7001(4) – Objection/Revocation of Discharge <input type="checkbox"/> 41-Objection / revocation of discharge - §727(c),(d),(e) FRBP 7001(5) – Revocation of Confirmation <input type="checkbox"/> 51-Revocation of confirmation FRBP 7001(6) – Dischargeability <input type="checkbox"/> 66-Dischargeability - §523(a)(1),(14),(14A) priority tax claims <input type="checkbox"/> 62-Dischargeability - §523(a)(2), false pretenses, false representation, actual fraud <input type="checkbox"/> 67-Dischargeability - §523(a)(4), fraud as fiduciary, embezzlement, larceny <div style="text-align: center;">(continued next column)</div>	FRBP 7001(6) – Dischargeability (continued) <input type="checkbox"/> 61-Dischargeability - §523(a)(5), domestic support <input type="checkbox"/> 68-Dischargeability - §523(a)(6), willful and malicious injury <input checked="" type="checkbox"/> 63-Dischargeability - §523(a)(8), student loan <input type="checkbox"/> 64-Dischargeability - §523(a)(15), divorce or separation obligation (other than domestic support) <input type="checkbox"/> 65-Dischargeability - other FRBP 7001(7) – Injunctive Relief <input type="checkbox"/> 71-Injunctive relief – reinstatement of stay <input type="checkbox"/> 72-Injunctive relief – other FRBP 7001(8) Subordination of Claim or Interest <input type="checkbox"/> 81-Subordination of claim or interest FRBP 7001(9) Declaratory Judgment <input type="checkbox"/> 91-Declaratory judgment FRBP 7001(10) Determination of Removed Action <input type="checkbox"/> 01-Determination of removed claim or cause Other <input type="checkbox"/> SS-SIPA Case – 15 U.S.C. §§78aaa <i>et seq.</i> <input type="checkbox"/> 02-Other (e.g. other actions that would have been brought in state court if unrelated to bankruptcy case)
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<input type="checkbox"/> Check if this case involves a substantive issue of state law	<input type="checkbox"/> Check if this is asserted to be a class action under FRCP 23			
<input type="checkbox"/> Check if a jury trial is demanded in complaint	Demand \$ 319,272.43			
Other Relief Sought That this Court determine the payment of the Debtor's student loans would impose an undue hardship, and therefore determine that the Debtor's student loans (balance \$319,272.43) are discharged in her bankruptcy proceeding.				

BANKRUPTCY CASE IN WHICH THIS ADVERSARY PROCEEDING ARISES			
NAME OF DEBTOR Genevieve Nan Ballinger		BANKRUPTCY CASE NO. 22-10608-hcm	
DISTRICT IN WHICH CASE IS PENDING Western District of Texas	DIVISIONAL OFFICE Austin	NAME OF JUDGE H. Christopher Mott	
RELATED ADVERSARY PROCEEDING (IF ANY)			
PLAINTIFF	DEFENDANT	ADVERSARY PROCEEDING NO.	
DISTRICT IN WHICH ADVERSARY IS PENDING	DIVISIONAL OFFICE	NAME OF JUDGE	
SIGNATURE OF ATTORNEY (OR PLAINTIFF) 			
DATE 9/27/2022	PRINT NAME OF ATTORNEY (OR PLAINTIFF) Genevieve Nan Ballinger		

INSTRUCTIONS

The filing of a bankruptcy case creates an "estate" under the jurisdiction of the bankruptcy court which consists of all of the property of the debtor, wherever that property is located. Because the bankruptcy estate is so extensive and the jurisdiction of the court so broad, there may be lawsuits over the property or property rights of the estate. There also may be lawsuits concerning the debtor's discharge. If such a lawsuit is filed in a bankruptcy court, it is called an adversary proceeding.

A party filing an adversary proceeding must also must complete and file Form 104, the Adversary Proceeding Cover Sheet, if it is required by the court. In some courts, the cover sheet is not required when the adversary proceeding is filed electronically through the court's Case Management/Electronic Case Files (CM/ECF) system. (CM/ECF captures the information on Form 104 as part of the filing process.) When completed, the cover sheet summarizes basic information on the adversary proceeding. The clerk of court needs the information to process the adversary proceeding and prepare required statistical reports on court activity.

The cover sheet and the information contained on it do not replace or supplement the filing and service of pleadings or other papers as required by law, the Bankruptcy Rules, or the local rules of court. The cover sheet, which is largely self-explanatory, must be completed by the plaintiff's attorney (or by the plaintiff if the plaintiff is not represented by an attorney). A separate cover sheet must be submitted to the clerk for each complaint filed.

Plaintiffs and Defendants. Give the names of the plaintiffs and the defendants exactly as they appear on the complaint.

Attorneys. Give the names and addresses of the attorneys, if known.

Party. Check the most appropriate box in the first column for the plaintiffs and in the second column for the defendants.

Demand. Enter the dollar amount being demanded in the complaint.

Signature. This cover sheet must be signed by the attorney of record in the box on the second page of the form. If the plaintiff is represented by a law firm, a member of the firm must sign. If the plaintiff is pro se, that is, not represented by an attorney, the plaintiff must sign.